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Abstract of Disclosure

A discount debit card is with a merchant's point of sale terminal to register a transaction and send data identifying the transaction, merchant, and the eCard holder to a discount debit plan provider's terminal. Authorization to complete the transaction is sent to the merchant's terminal while the plan provider's terminal manages the cash flow of the merchant discounted transaction amount to the merchant's account, the debit of the eCard holder account for the holder's discounted purchase amount and distribution of the difference between the merchant discounted amount and the eCard holder discounted amount to the plan provider or its affiliates.

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